Case 18-21377-GLT Doc 16 Filed 08/10/18 Entered 08/11/18 00:53:52 Desc Imaged

Information to identify the case:		
Debtor 1	Krystal Ewing	Social Security number or ITIN xxx-xx-2568
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
	This realite Wildle Name Last Name	EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 18-21377-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Krystal Ewing

8/8/18

By the court: Gregory L. Taddonio

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 18-21377-GLT Doc 16 Filed 08/10/18 Entered 08/11/18 00:53:52 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Krystal Ewing Debtor Case No. 18-21377-GLT Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2 User: admin Page 1 of 2 Date Rcvd: Aug 08, 2018 Form ID: 318 Total Noticed: 33

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 10, 2018.
                 +Krystal Ewing, 760 Zandona Street, New Kensington, PA 15068-2092
+Best Buy, Atlantic Credit & Finance, 3353 Orange Avenue, NE, Roanof
Education Financial Services, PO Box 36008, Knoxville, TN 37930-6008
db
14807806
                                                                                             Roanoke, VA 24012-6335
14807813
14807814
                 +Fidelity Net Benefits, Direct Rollovers PO Box 770001., Cincinnati, OH 45277-0001
                 +Littman's, 1000 Mac Arthur Blvd, Mahwah, NJ 07430-2035
Mitchell D. Bluhn & Associates, CF Medical LLC, 222 Tex
14807819
14807823
                                                                            222 Texoma Parkway. Ste 160,
                   Sherman, TX 75090
                 +Nissan Motor Acceptance Corp, PO Box 660577, Dallas, TX 75266-0577
+Penny Mac Loan Services LLC, 3043 Townsgate Road, Suite 200,
14807824
14807825
                   Westlake Village, CA 91361-3027
                 +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
+Westbanco, 1 Bank Plaza, Wheeling, WV 26003-3565
14807827
14807833
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +\text{EDI: QRSHEARER.COM Aug 09 2018 05:43:00} Robert Shearer, 5703 Brewster Lane,
                   Erie, PA 16505-1109
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2018 02:07:08
                                                                                            Pennsylvania Dept. of Revenue,
                   Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                   Harrisburg, PA 17128-0946
                  EDI: RMSC.COM Aug 09 2018 05:43:00 Amazon, PO BOX 965015, Orlando, FL 32896-5015
14807804
                  EDI: BANKAMER.COM Aug 09 2018 05:43:00 Bank of America, PO Box 982235,
14807805
                 El Paso, TX 79998
+EDI: CAPITALONE.COM Aug 09 2018 05:43:00
                                                                     Capital One Bank USA, PO Box 30281,
14807807
                   Salt Lake City, UT 84130-0281
                 +EDI: CHASE.COM Aug 09 2018 05:43:00
                                                               Chase Card, P.O.Box 15298,
14807808
                   Wilmington, DE 19850-5298
14807809
                 +EDI: CITICORP.COM Aug 09 2018 05:43:00
                                                                   Citibank,
                                                                              PO Box 6241,
                   Sioux Falls, SD 57117-6241
14807812
                  EDI: DISCOVER.COM Aug 09 2018 05:43:00
                                                                 Discover Financial Services, PO Box 15316,
                   Wilmington, DE 19850
14807811
                 +EDI: RMSC.COM Aug 09 2018 05:43:00
                                                              Dick's Sporting Goods, PO Box 965005,
                   Orlando, FL 32896-5005
                  EDI: IIC9.COM Aug 09 2018 05:43:00
14807815
                                                              I.C. System Collections, P.O. Box 64378,
                   Saint Paul, MN 55164-0378
                 +EDI: RMSC.COM Aug 09 2018 05:43:00
+EDI: RMSC.COM Aug 09 2018 05:43:00
                                                               J.C. Penney, P.O. Box 960090, Orlando, FL 32896-0090
14807816
14807820
                                                              LOWES, PO Box 965005, Orlando, FL 32896-5005
14807817
                 +E-mail/Text: bk@lendingclub.com Aug 09 2018 02:07:53 Lending Club,
                  71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985 EDI: RMSC.COM Aug 09 2018 05:43:00 Levin Furniture, PO Box
14807818
                                                              Levin Furniture, PO Box 960061,
                   Orlando, FL 32896-0061
14807821
                 +EDI: TSYS2.COM Aug 09 2018 05:43:00
                                                               MACY'S, P.O. Box 8218,
                                                                                              Mason, OH 45040-8218
                 +EDI: MERRICKBANK.COM Aug 09 2018 05:43:00 Merrick Bank, PO Box 9201,
14807822
                   Old Bethpage, NY 11804-9001
                 +EDI: PRA.COM Aug 09 2018 05:43:00
                                                             PRA Receivables Management, LLC, PO Box 41021,
14808333
                   Norfolk, VA 23541-1021
14807826
                 +E-mail/Text: Supportservices@receivablesperformance.com Aug 09 2018 02:08:23
                   Receivables Performance Management LLC, 20816 44th Avenue W., Lynnwood, WA 98036-7744
                 +EDI: RMSC.COM Aug 09 2018 05:43:00
                                                              SYNCB/American Eagle, P.O, Box 965005,
14807829
                   Orlando, FL 32896-5005
14807830
                  EDI: RMSC.COM Aug 09 2018 05:43:00
                                                              SYNCB/WAL-MART, PO BOX 965024,
                   ORLANDO, FL 32896-5024
14807828
                 +EDI: RMSC.COM Aug 09 2018 05:43:00
                                                              Sunglass Hut, PO Box 960061, Orlando, FL 32896-0061
                 +E-mail/Text: BankruptcyNotice@upmc.edu Aug 09 2018 02:08:03 UPMC,
14807831
                                                                                                  2 Hot Metal Street,
                   Pittsburgh, PA 15203-2348
                  EDI: WFNNB.COM Aug 09 2018 05:43:00
14807832
                                                               Victoria Secret, PO Box 18279,
                                                                                                       Columbus, OH 43218
                                                                                                         TOTAL: 23
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                  PennyMac Loan Services, LLC
cr
aty*
cr*
                                      5703 Brewster Lane, Erie, PA 16505-1109
                 +Robert Shearer,
              +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 ##+David Ewing, 1044 Moon Run Road, Mc Kees Rocks, PA 15136-1396
14807810
                                                                                                        TOTALS: 1, * 2, ## 1
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Case 18-21377-GLT Doc 16 Filed 08/10/18 Entered 08/11/18 00:53:52 Desc Imaged Certificate of Notice Page 4 of 4

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Philip V. McCalister on behalf of Debtor Krystal Ewing phil@pvmlaw.com,
philip_mccalister@yahoo.com;jackie@pvmlaw.com;r52288@notify.bestcase.com
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com

TOTAL: 5